

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO

IN RE: : CHAPTER 13  
TERRI LEE IRETON : CASE NUMBER 10-64555  
: JUDGE RUSS KENDIG  
DEBTOR. : NOTICE OF OBJECTION TO CLAIM

Debtor has filed papers with the Court to object to your Proof of Claim.

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one, in this bankruptcy case. (If you do not have an attorney, you may want to consult one).

If you do not want the Court to grant the relief sought in the Objection, or if you want the Court to consider your views on the Objection, then on or before the **1st day of March, 2011**, you or your attorney must file a written Objection and Request for Hearing explaining your position with the Clerk of the U.S. Bankruptcy Court, Ralph Regula Federal Building and U.S. Courthouse, 401 McKinley Avenue, S.W., Canton, Ohio 44702.

If you mail your Objection to the Court for filing, you must mail it early enough so that the Court will receive it on or before the date stated above.

You must also mail a copy to the debtor's attorney, Thomas J. Budd, II, at the address below and a copy to the debtor's Trustee at the address below.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

/s/ Thomas J. Budd, II  
Thomas J. Budd, II #0011633  
Attorney for Debtor  
128 Church Street  
Ashland, OH 44805  
(419) 289-2220

CERTIFICATE OF SERVICE

I, Thomas J. Budd, II, hereby certify that the foregoing was forwarded to the following individuals this 25th day of January, 2011, as indicated below:

A. ELECTRONIC MAIL LIST:

1. Toby L. Rosen at [1weir@chapter13canton.com](mailto:1weir@chapter13canton.com)
2. United States Trustee at [\(Registeredaddress\)@usdoj.gov](mailto:(Registeredaddress)@usdoj.gov)

B. BY REGULAR U.S. MAIL, POSTAGE PREPAID:

1. Terri Ireton, P.O. Box 202, Bucyrus, OH 44820
2. Huntington National Bank of P.O. Box 89424, Cleveland, OH 44101-8539

/s/ Thomas J. Budd, II

Thomas J. Budd, II  
Attorney for Debtor

TJB:aj-letters/ireton.terri.objection.poc1

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Now comes debtor, by and through her attorney, and hereby objects to Proof of Claim numbered Three (3) and Four (4) filed by Huntington National Bank of P.O. Box 89424, Cleveland, Ohio 44101-8539 for the following reasons:

1. Said Proof of Claims assert that they are secured Proof of Claims.

2. Each claim was previously based upon a Note and Mortgage against debtor's real estate. The real estate has been foreclosed and the balances owed to said creditor are unsecured balances owed to said creditor are unsecured balances, not secured balances.

WHEREFORE, debtors demand that said claims be reclassified as unsecured and paid on parity with other unsecured creditors in debtor's Chapter 13 case.

/s/ Thomas J. Budd, II  
Thomas J. Budd, II #0011633  
Attorney for Debtor  
128 Church Street  
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